NEWS

For Immediate Release

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Libretto Launches AI-Automated Client Onboarding and AI Assistant to Streamline Financial Planning and Asset Allocation

New AI features help financial advisors scale sophisticated advice from their largest to smallest clients

LOS ANGELES, CA (March 3, 2026) – Libretto, the "total wealth" advice platform for financial advisors and family offices, today announced new AI features designed to streamline planning, asset allocation, and risk management. Chief among these features is Libretto's AI-automated data entry tool, which populates new client strategies from scratch using uploaded client data files.

"It's a simple concept – advisors upload client data files, and Libretto automates the data entry using AI," said **Trevor Coyle**, Product Manager at Libretto. "We originally designed this tool to help advisors migrate data from eMoney, MoneyGuidePro, and RightCapital, but it works for a wide variety of file types, including custom prospect surveys and client onboarding forms."

The AI-automated data entry tool is designed to help advisors scale sophisticated advice across their full client base. When creating a new client strategy, advisors can upload multiple client data files – including an eMoney report, custom survey, and other sources of client data – and Libretto will populate the strategy automatically.

Beneath the hood, Libretto uses AI to extract family details, goals, income, account balances, and other planning data from uploaded files. Libretto's proprietary knowledge engine then applies embedded best practices to transform that data into a draft client strategy. While no AI-powered system can achieve 100% accuracy in every situation, Libretto combines AI's data extraction capabilities with rule-based algorithms to improve consistency and reduce errors.

This automated client onboarding workflow allows advisors to spend less time typing and more time focusing on what matters most: their advice. After uploading client files, advisors receive a draft strategy with Libretto's best practices already applied for modeling the client's unique situation. From there, advisors can review the strategy and focus on the key levers that drive planning outcomes, such as evaluating financial sufficiency, determining risk protection, and formulating asset allocation recommendations.

With the AI-automated data entry tool, advisors can implement client strategies more efficiently:

- **Streamline data migration** from eMoney, MoneyGuidePro, RightCapital, and other financial planning tools.
- **Accelerate client onboarding** by uploading custom client intake forms and other data.
- **Enhance the sales process** with rapid strategy and proposal creation from available data.

The tool is particularly powerful in the prospecting process, allowing advisors to quickly build proposed strategies from unstructured data provided by their prospects. The feature pairs with Libretto's personalized client letters, which enable advisors to generate graphic-rich, white-label letters with the click of a button. Together, these tools empower advisors to go from data dump to written proposal in minutes instead of hours.

INTRODUCING MERT, LIBRETTO'S AI ASSISTANT

Following the AI-automated data entry workflow, Mert – Libretto's AI assistant – helps advisors review, refine, and communicate each client's strategy. From within any client's strategy, advisors can use Mert as a thinking partner to help answer important questions, such as:

- What are this client's key issues?
- Is this client prepared to retire?
- How does Social Security inform this client's recommended bond portfolio?
- How do I model a whole life insurance policy?
- Markets are down, help me craft an email addressing my client's concerns.

In addition to client data, Mert has access to Libretto's extensive knowledge base. Libretto's knowledge base contains 150+ articles on topics ranging from system best practices to guidance on liability-driven investing, risk management, and total wealth planning. Together, these resources enable Mert to provide context-aware guidance tailored to each client's unique situation.

Mert is also connected to Libretto's knowledge engine tools, including:

- **A data entry checklist** with links to short how-to videos.
- **A health check scanner** that identifies key client issues and flags common pitfalls.
- **A personalized client letter generator** that creates graphic-rich, white-label letters.

Together, the AI-automated data entry tool, Mert, and Libretto's knowledge engine create an integrated workflow for building sophisticated client strategies. The data entry tool accelerates onboarding, Mert provides guardrails and analytical support, and Libretto's personalized client letters help advisors clearly communicate recommendations to clients and prospects.

"At Libretto, we want to help advisors make all their clients feel like they're worth $100 million," added Coyle. "To scale sophisticated advice across your full client base, you need powerful tools to address your largest client, and you need an efficient process to bring that same rigor to your smallest – and that's one area where I see AI being particularly effective."

To learn more about Libretto, the new AI features, and other features of the platform, please visit the Libretto website.

ABOUT LIBRETTO

Libretto is a powerful advice platform that helps financial advisors make every client feel like they're worth $100 million. Originally built to manage ultra-affluent clients, Libretto brings advanced liability-driven planning, asset allocation, and risk management tools to advisors serving clients at every wealth level. Libretto scales "total wealth advice" across an advisor's full client base, making it easy for advisors to deliver sophisticated advice to both their largest and smallest clients. Learn more at Libretto.io.

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